



Brian D. Lynch

Brian D. Lynch
U.S. Bankruptcy Judge

(Dated as of Entered on Docket date above)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON

HEILPRIN, Leah Nicole,

Debtor.

HEILPRIN, Leah Nicole,

Plaintiff,

v.

**UNITED STATES OF AMERICA
ACTING THROUGH THE U.S.
DEPARTMENT OF EDUCATION,**

Defendant.

Number 22-41287-BDL

Adversary Number: 22-04042-BDL

**EX PARTE CONSENT JUDGMENT
DECLARING DISCHARGEABLE
PLAINTIFF'S STUDENT LOAN DEBT**

Plaintiff Leah Nicole Heilprin (Plaintiff) and Defendant United States of America, acting through the U.S. Department of Education (DOE) filed an "Ex Parte Joint Motion for Entry of Consent Judgment Declaring Dischargeable Plaintiff's Student Loan Debt" (Joint Motion). For the reasons stated in the parties' Joint Motion, the Court finds that Plaintiff is entitled to a declaration that her student loan debt held by DOE, as described in the Certificate of

1 Indebtedness attached hereto as Exhibit A (the Debt), is dischargeable under 11 U.S.C. §
2 523(a)(8).

3 Accordingly, the Court GRANTS the Joint Motion and enters the following
4 Consent Judgment:

- 5 1. Repaying the Debt would impose an undue hardship on Plaintiff under 11 U.S.C. §
6 523(a)(8).
- 7 2. The Debt is dischargeable under 11 U.S.C. § 523(a)(8).
- 8 3. If Plaintiff completes her Chapter 13 Plan and receives a general discharge under 11 U.S.C.
9 § 1328 in Case No. 22-41287-BDL, the Debt shall be included within such discharge.
- 10 4. Plaintiff and DOE shall bear their own costs and attorney fees related to this action.

11
12 ///END OF ORDER///

13 Jointly Presented by:

14 Law Offices of Travis Gagnier, Inc., P.S.
15 Attorneys for Plaintiff

16 /s/ Travis A. Gagnier
17 Travis A. Gagnier, WSBA #26379
Gregory Jalbert, WSBA #9440
Of Counsel

18 and

19 United States Department of Justice

20 By: /s/ Kyle A. Forsyth
21 Kyle A. Forsyth, WSBA #34609
22 Assistant United States Attorney
U.S. Department of Justice
23 Western District of Washington
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26 EX PARTE CONSENT JUDGMENT DECLARING
DISCHARGEABLE PLAINTIFF'S STUDENT LOAN DEBT- 2

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Exhibit A

U.S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 1

Leah Heilprin
Case No. 22-04042-BDL
SSN: xxx-xx-5590

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below as of: 1/25/2023

The borrower executed the following notes on or around:

12/13/13: Federal Direct Stafford William D. Ford Stafford Master Promissory Note

DIRECT STAFFORD LOANS

<u>Disb Date</u>	<u>Disb Amount</u>	<u>Current Int Rate</u>	<u>Current Principal</u>
1. 03/11/14-04/04/22	\$55,593.00	0.000	\$58,333.00

The Direct Loans were made by the Department under the William D. Ford Federation Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 C.F.R. Part 685).

The borrower now owes the unpaid current principal of \$58,333.00 and unpaid accrued interest of \$195.00 for a total of \$58,528.00. The loans are currently serviced by Nelnet. There has been \$0.00 in payments.

Executed on : 01/25/23

Rhoda Terry

R. Terry
Loan Analyst
Litigation Support